

**Wayne & Deborah Chesson v. Patrons Oxford Insurance Company**

Held May 28, 2014 – Docket No. INS-14-2050

Decision Issued: June 18, 2014

The named insured requested a hearing to contest the cancellation of a homeowners policy for failure to comply with loss control recommendations. The evidence on the record demonstrates that the loss control recommendation conveyed in January 2014 was not completed.

**Held:** For the company. 24-A M.R.S.A. § 3049(10) permits an insurer to cancel a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from the insurer. The company demonstrated that its loss control recommendation was reasonable and that it had not been completed within 90 days. Accordingly, the cancellation was permitted.